Budgeting for Travel Without Derailing Your Financial Plan

In a June 2026 survey, two-thirds of Americans said travel feels less affordable than it did a year ago. Even so, 36% said they would be willing to go into debt to make a trip happen.[1] That's a lot of future paychecks being asked to cover a vacation that's already in the photo album.

Pick Your Budget Before Your Destination

Many travelers select a destination first and evaluate the cost second. If you have the flexibility, try the reverse next time you're looking to plan a trip. Look at what you're already putting toward the year's savings targets, like retirement contributions, an emergency fund, or a down payment. Whatever remains after those commitments becomes your travel budget, and the trip you choose should fit within that budget. A week at the coast and a long weekend in a nearby city can both be wonderful, though one will cost considerably less than the other. It also helps to decide in advance what matters most to you, whether that's a memorable meal or a room with a view, so you can spend more on those priorities and keep the rest of the trip modest.

Fund It Before You Book It

Take your trip's total cost and divide it by the number of months until you leave. For example, if you're planning a $4,800 trip that is nine months away, you would need to set aside about $533 each month. Set that up as an automatic transfer into a separate savings account so it stays apart from everyday spending. If your bank lets you name the account, name it after the trip.

If the monthly amount feels out of reach, there are a few ways to adjust. You could postpone the trip by a season, shorten its length, or choose a destination closer to home. Any of these approaches can help you avoid beginning your trip with an outstanding balance.

For many travelers, credit cards can also become part of the budgeting equation. In one 2026 survey, 84% of summer travelers planned to use credit cards for at least some of their vacation costs.[2] Cards are convenient, and some offer rewards. But interest on a balance carried past the due date adds to what the trip costs. Staying on top of how much you're spending and having the budget set aside to pay off the statement in full after the trip concludes can help you avoid carrying a balance.

Count What The Booking Page Leaves Out

Flights and lodging get all the attention. These additional travel expenses are often overlooked when building a travel budget:

- Airport parking or rides to and from the airport
- Baggage and resort fees
- Food and beverages, which add up faster than most people expect

- Pet care or a house sitter
- Souvenirs, plus the occasional impulse purchase

Once you've added those expenses, consider building in a cushion of 10% to 15% into your travel budget. If you don't use it, it stays in savings.

While you're on your trip, a quick check-in each evening can help keep you on track. Glance at what you spent, compare it to the day's share of the budget, and adjust tomorrow's spending if you need to. If you come home with money left over, you can move it into savings or toward the next trip.

A trip you've already paid for feels different from one you're still paying off for the next few months. Planning early and funding your trip steadily can help you enjoy it while staying on track with your existing savings targets.

To learn more about balancing travel, lifestyle goals, and long-term financial priorities, contact the office to schedule a conversation.

[1] Experian. "Survey: Despite Price Hikes, Travelers Say They're Still Booking Trips." 2026, Experian.com, https://www.experian.com/blogs/ask-experian/research/survey-summer-travelers-feeling-pinch-from-high-ticket-prices/.
[2] NerdWallet. "2026 Summer Travel Report: 42% Would Rather Stay Home Than Book Budget Travel." 2026, NerdWallet.com, https://www.nerdwallet.com/article/travel/2025-summer-travel-report.

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